

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

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| Application Number | | 10645521 |
| Filing Date | | 2003-08-22 |
| First Named Inventor | Ravi Ganesan | |
| Art Unit | 3624 | |
| Examiner Name | Vincent A. Millin | |
| Attorney Docket Number | 23952-0018 | |

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| | 8 | 6088688 | | 2000-07-11 | Crooks, et al. | |

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| | 3 | GORADIA, ET AL. "Net Bill Prototype" (MS Thesis). 1994. | <input type="checkbox"/> |
| | 4 | RAFTER, MICHELLE. "Pushing the Envelope." Los Angeles Times (Mon. ed.), February 9, 1998, p. D1, Col. 3, vol.117, no. 71. | <input type="checkbox"/> |

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| 5 | WALLACE, BOB. "Utilities Adopt Web Bill Payment Plans." Computer World, August 25, 1997, pp.51-2, U31, N34. | <input type="checkbox"/> |
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